

B 6 Summary (Official Form 6 - Summary) (12/14)

United States Courts
Southern District of Texas
FILED

UNITED STATES BANKRUPTCY COURT

MAR 16 2015

Southern District of Texas

David J. Bradley, Clerk of Court

In re Jane Kao,
DebtorCase No. 15-31193Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 676,000.00		
B - Personal Property	Yes	6	\$ 2,482,086.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	3		\$ 438,785.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 113,708.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$ 0.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 3,668.00
J - Current Expenditures of Individual Debtors(s)	Yes	3			\$ 2,828.00
TOTAL		22	\$ 3,158,086.00	\$ 552,493.00	

B6A (Official Form 6A) (12/07)

United States Court
Southern District of Texas
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MAR 16 2015

In re JANE KAO

Case No. 15-31193 - H3-13
(if known)

David J. Brady, Clerk of Court

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Residence at 6829 Carvel Lane, Houston, TX Lot 2, Block 35, Sharpstown, Section 1, Harris County, Texas Acquired by Deed dated May 23, 2006	Fee Simple	-	\$126,000	\$106,591
Residence at 2460 Aaron Street, Los Angeles, CA Lot 45, Tract No. 38078, Los Angeles County, California (1/2 undivided interest). FMV of entire tract is \$1,100,000. Acquired by Deed dated October 22, 1996	Fee Simple	-	\$550,000	\$213,292
Residence at 2460 Aaron Street, Los Angeles, CA Debtor believes that an involuntary foreclosure sale of a one-half undivided interest in this property acquired by J. Michael Kelly pursuant to an alleged lien conveyed by the debtor's former spouse to Mr. Kelly is invalid and that this property interest should be recovered for the benefit of the estate.	Contingent	-	\$0	\$0
Lot at 2341 Maroneal Street, Houston, TX Debtor believes that an involuntary constable sale of this property based on a purported judgment held by J. Michael Kelly and sold to Garza Properties, LLC is invalid and that this property interest should be recovered for the benefit of the estate. FMV of property is \$580,897.00 as of date of constable sale.	Contingent	-	\$0	\$0
Total:			\$676,000	

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

United States Court
Southern District of Texas
FILED

MAR 16 2015

In re JANE KAO

Case No. 15-31193 - H3-13
(if known)

~~David J. Brady, Clerk of Court~~

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$50.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America - Checking #0307	-	\$56.00
		Chase - Savings #2872	-	\$62.00
		Chase - Checking #0163	-	\$125.00
		CapitalOne - Checking #4213	-	\$318.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X		-	
4. Household goods and furnishings, including audio, video and computer equipment.		Located at 9374 Briar Forest Drive, Houston, TX	-	\$3,000.00
		Sofa \$400.00		
		Sofa \$400.00		
		Coffee Table \$300.00		
		2 End Tables \$200.00		
		Dining Table 300.00		
		6 Dining Chair \$600.00		
		Kitchen Table \$100.00		
		Bed \$400.00		
		Chest Drawer \$200.00		
		2 Night Stands \$100.00		
		2 Lamps \$100.00		
		Located at 9374 Briar Forest Drive, Houston, TX:	-	\$1,610.00
		Bed \$100.00		
		Chest Drawer \$50.00		
		Night Stand \$50.00		
		Color TV \$400.00		
		Stereo \$150.00		
		DVD Player \$30.00		
		Computer \$800.00		
		Printer \$30.00		
		Located at 9374 Briar Forest Drive, Houston, TX:	-	\$1,230.00

Case No. 15-31193 - H3-13
(if known)

Continuation Sheet No. 1

[illegible]

B6B (Official Form 6B) (12/07) – Cont.

In re **JANE KAO**Case No. 15-31193 - H3-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Women's Clothing located at 9374 Briar Forest Drive, Houston, TX	-	\$500.00
		Women's Clothing located at 2460 Aaron Street, Los Angeles, CA	-	\$250.00
7. Furs and jewelry.		Ring located at 9374 Briar Forest Drive, Houston, TX	-	\$1,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.		Sun Life Financial	-	\$64,017.00
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **JANE KAO**Case No. 15-31193 - H3-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Pfizer Inc. (joint tenant with daughter; total FMV \$10,200)	-	\$5,100.00
		Fidelity		\$16,653.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		Estate of King Wa Kao (Decedant is debtor's father and estate is located in Taiwan. Debtor was previously advised by family members that she was not receiving a distribution.)	-	\$0.00

B6B (Official Form 6B) (12/07) – Cont.

In re **JANE KAO**Case No. 15-31193 – H3-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Unliquidated claim against J. Michael Kelly for damages arising from, but not limited to, tortious interference (estimated claim for, among other damages, value of assets lost, mental anguish and attorney fees).	-	\$1,500,000.00
		Claim against J. Michael Kelly to recover a one-half undivided interest in real property located 2460 Aaron Street, Los Angeles, CA which he acquired by foreclosure on an alleged lien he acquired from debtor's former spouse.	-	\$305,500.00
		Claim against J. Michael Kelly and Garza Properties LLC to recover property located at 2341 Maroneal Street, Houston, TX which Mr. Kelly sold to Garza Properties LLC by constable sale based on a purported judgment lien asserted by Mr. Kelly on the real property.	-	\$580,897.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Mercedes Benz C320 (acquired by gift from son; title is still held in name of son).	-	\$4098.00

B6B (Official Form 6B) (12/07) – Cont.

In re **JANE KAO**Case No. 15-31193 - H3-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 5

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
<div style="text-align: right;"> <u>5</u> continuation sheets attached Total > </div>				\$2,482,086

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

United States Bankruptcy Court
Southern District of Texas
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MAR 16 2015

In re JANE KAO

David J. Bradley, Clerk of Court

Case No. 15-31193 - H3-13
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$146,450.*

- ☐ 11 U.S.C. § 522(b)(2)
☒ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Lot at 2341 Maroneal Street, Houston, TX Debtor believes that an involuntary constable sale of this property based on a purported judgment held by J. Michael Kelly and sold to Garza Properties, LLC is invalid and that this property interest should be recovered for the benefit of the estate. FMV of property is \$580,897.00 as of date of constable sale.	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002	\$0.00	\$0.00
Located at 9374 Briar Forest Drive, Houston, TX Sofa \$400.00 Sofa \$400.00 Coffee Table \$300.00 2 End Tables \$200.00 Dining Table 300.00 6 Dining Chair \$600.00 Kitchen Table \$100.00 Bed \$400.00 Chest Drawer \$200.00 2 Night Stands \$100.00 2 Lamps \$100.00	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$3,000.00	\$3,000.00
Located at 9374 Briar Forest Drive, Houston, TX: Bed \$100.00 Chest Drawer \$50.00 Night Stand \$50.00 Color TV \$400.00 Stereo \$150.00 DVD Player \$30.00	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$1,610.00	\$1,610.00
		\$4,610.00	\$4,610.00

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6C (Official Form 6C) (4/10) -- Cont.

In re **JANE KAO**Case No. 15-31193 - H3-13
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Computer \$800.00 Printer \$30.00			
Located at 9374 Briar Forest Drive, Houston, TX: Refrigerator \$500.00 Stove \$200.00 Microwave Oven \$50.00 Appliances \$50.00 Washing Machine \$150.00 Dryer \$150.00 Vacuum Cleaner \$50.00 3 Telephones \$30.00 Mobile Phone \$30.00 Answering Machine \$20.00	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$1,230.00	\$1,230.00
Located at 9374 Briar Forest Drive, Houston, TX: Dishware \$100.00 China Set \$50.00 Glassware \$50.00 Bedding \$20.00 Linen \$20.00 Household Tools \$20.00	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$260.00	\$260.00
Women's Clothing located at 9374 Briar Forest Drive, Houston, TX	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$500.00	\$500.00
Ring located at 9374 Briar Forest Drive, Houston, TX	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$1,000.00	\$1,000.00
Sun Life Financial	Tex. Ins. Code § 1108.051	\$64,017.00	\$64,017.00
2003 Mercedes Benz C320 (acquired by gift from son; title is still held in name of son).	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$4,098.00	\$4,098.00
		\$75,715.00	\$75,715.00

B6D (Official Form 6D) (12/07)

In re JANE KAO

MAR 10 2015

Case No. 15-31193 - H3-13

(if known)

David J. Bradley, Clerk of Court

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: Bank of America, N.A. PO Box 5170 Simi Valley, CA 93062-5170	-	DATE INCURRED: Feb. 2007 NATURE OF LIEN: Deed of Trust COLLATERAL: 6829 Carvel Lane, Houston, TX REMARKS: VALUE: \$138,000.00		\$106,591.00	
ACCT #: City of Houston PO Box 3547 Houston, TX 77253-3547	-	DATE INCURRED: NATURE OF LIEN: Real Property Lien COLLATERAL: 2341 Maroneal, Houston, TX REMARKS: Lien against 2341 Maroneal Street, Houston, TX owed in the event the property is recovered for the benefit of the estate. VALUE: \$580,897.00	X	\$600.55	
Representing: City of Houston		Linebarger, Goggan, Blair & Sampson, LLP Attorneys at Law 1301 Travis Street, 3rd Floor Houston, TX 77002		Notice Only	Notice Only
ACCT #: County of Los Angeles Treasurer and Tax Collector PO Box 54018 Los Angeles, CA 90054-0018	-	DATE INCURRED: 2007-2011 NATURE OF LIEN: Real Property Taxes COLLATERAL: 2460 Aaron Street, Los Angeles, CA REMARKS: Estimated total. Part of property tax is liability of J. Michael Kelly's disputed one-half interest in the property. Tax reduced if foreclosure rescinded. VALUE: \$305,500.00	X	\$61,200.00	
Subtotal (Total of this Page) >				\$168,391.55	\$0.00
Total (Use only on last page) >					

2 continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re JANE KAO

Case No. 15-31193 - H3-13

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: Frank Salz Salz & Salz 150 S. Los Robles Ave. Suite 910 Pasadena, CA 91101-2437	-	DATE INCURRED: NATURE OF LIEN: Attorney's Real Property Lien COLLATERAL: 2460 Aaron Street, Los Angeles, CA REMARKS: VALUE: \$305,500.00				\$213,292.00	
ACCT #: Garza Properties LLC 1210 Bayport Blvd Seabrook, TX 77586-3406	-	DATE INCURRED: NATURE OF LIEN: Subrogation claim COLLATERAL: 2341 Maroneal Street, Houston, TX REMARKS: Transferee of real property located at 2341 Maroneal Street, Houston, TX. Possible subrogation claim for payment of taxes on this property in the event the constable sale is rescinded.	X		X	\$0.00	
		VALUE: \$0.00	X		X		
Representing: Garza Properties LLC		Richard A. Battaglia Attorney at Law PO Box 131276 Houston, TX 77219-1276				Notice Only	Notice Only
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims		Subtotal (Total of this Page) >				\$213,292.00	\$0.00
		Total (Use only on last page) >					

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07) - Cont.

In re JANE KAO

Case No. 15-31193 - H3-13

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 062-024-013-0006		DATE INCURRED: 2009-2010 NATURE OF LIEN: Real Property Taxes COLLATERAL: 2341 Maroneal St., Houston, TX REMARKS: Estimated taxes owed in the event the property is recovered for the benefit of the estate.	X			\$42,101.44	
Harris County Tax Assessor/Collector PO Box 4622 Houston, TX 77210-4622	-	VALUE: \$580,897.00					
ACCT #:		DATE INCURRED: NATURE OF LIEN: Judgment Lien COLLATERAL: 2460 Aaron Street, Los Angeles, CA REMARKS: Disputed as to liability and validity of lien.			X	\$15,000.00	
J. Michael Kelly Law Office of J. Michael Kelly 429 Santa Monica Blvd Suite 120 Santa Monica, CA 90401	-	VALUE: \$305,500.00					
Subtotal (Total of this Page) >						\$57,101.44	\$0.00
Total (Use only on last page) >						\$438,785.00	\$0.00

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

United States Court
Southern District of Texas
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B6E (Official Form 6E) (04/10)

In re JANE KAO

MAR 16 2015

Case No. 15-31193 - H3-13

(If Known)

David J. Bradley, Clerk of Court

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (04/10) - Cont.

In re JANE KAO

Case No. 15-31193 - H3-13

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY

Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
ACCT #: IRS/Special Procedure Branch Attn: BK Section Mail Code 5024HOU 1919 Smith Street Houston, TX 77002		DATE INCURRED: 2005-2009 CONSIDERATION: Income Taxes REMARKS:				\$113,708	\$79,662	\$34,046	
Representing: IRS/Special Procedure Branch		IRS/Special Procedure Branch PO Box 7346 Philadelphia, PA 19101-7346				Notice Only	Notice Only	Notice Only	
Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Priority Claims						Subtotals (Totals of this page) >	\$113,708	\$79,662	\$34,046
Total >						\$113,708			
(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)									
Totals >							\$79,662	\$34,046	
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)									

United States Court
Southern District of Texas
FILED

B 6F (Official Form 6F) (12/07)

MAR 16 2015

In re Jane Kao

Debtor

Case No. 15-31193

(if known)

David J. Bradley, Clerk of Court

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Subtotal							\$ 0.00
Total							\$ 0.00

0 continuation sheets attached

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

MAR 16 2013

David J. Bradley, Clerk of Court

Debtor

(if known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re Jane Kao

MAR 16 2015

Case No. 15-31193

(if known)

David J. Bradley, Clerk of Court

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

[illegible]

United States Courts
Southern District of Texas
FILED

MAR 16 2015

David J. Bradley, Clerk of Court

Fill in this information to identify your case:

Debtor 1 Jane KAC
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Southern District of Texas

Case number 15-31193
(If known)

Check if this is:

☐ An amended filing☒ A supplement showing post-petition chapter 13 income as of the following date:03/16/2015
MM/DD/YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

☐ Employed
☐ Not employed

☐ Employed
☐ Not employed

Occupation**Employer's name****Employer's address**

Number Street

Number Street

City State ZIP Code

City State ZIP Code

How long employed there? _____

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2.

\$ _____

\$ _____

3. Estimate and list monthly overtime pay.

3.

+\$ _____

+\$ _____

4. Calculate gross income. Add line 2 + line 3.

4.

\$ _____

\$ _____

Debtor 1

First Name

Middle Name

Last Name

Jane

HAC

Case number (if known)

15-31193

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	\$ _____	\$ _____
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ _____	\$ _____
5b. Mandatory contributions for retirement plans	5b. \$ _____	\$ _____
5c. Voluntary contributions for retirement plans	5c. \$ _____	\$ _____
5d. Required repayments of retirement fund loans	5d. \$ _____	\$ _____
5e. Insurance	5e. \$ _____	\$ _____
5f. Domestic support obligations	5f. \$ _____	\$ _____
5g. Union dues	5g. \$ _____	\$ _____
5h. Other deductions. Specify: _____	5h. + \$ _____	+ \$ _____
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ _____	\$ _____
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ _____	\$ _____
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <u>1650</u>	\$ _____
8b. Interest and dividends	8b. \$ _____	\$ _____
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ _____	\$ _____
8d. Unemployment compensation	8d. \$ _____	\$ _____
8e. Social Security	8e. \$ <u>2013</u>	\$ _____
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ _____	\$ _____
8g. Pension or retirement income	8g. \$ _____	\$ _____
8h. Other monthly income. Specify: _____	8h. + \$ _____	+ \$ _____
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ <u>3668</u>	\$ _____
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <u>3668</u>	\$ _____
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$ _____	\$ _____
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies	12. \$ <u>3668</u>	\$ <u>3668</u>
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: _____		

United States Courts
Southern District of Texas
FILED

MAR 16 2015

Fill in this information to identify your case:

Debtor 1 Jane HAO HAO
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Southern District of Texas

Case number (if known) 15-31193

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:
03/16/2015
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☒ No☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ _____

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \$ _____

4b. \$ _____

4c. \$ _____

4d. \$ _____

Debtor 1

Jane DAO
 First Name Middle Name Last Name

Case number (if known)

15-311 93

Your expenses

5. **Additional mortgage payments for your residence**, such as home equity loans 5. \$ _____
6. **Utilities:**
- 6a. Electricity, heat, natural gas 6a. \$ 160
- 6b. Water, sewer, garbage collection 6b. \$ 50
- 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 50
- 6d. Other. Specify: internet, cable 6d. \$ 40
7. **Food and housekeeping supplies** 7. \$ 450
8. **Childcare and children's education costs** 8. \$ 50
9. **Clothing, laundry, and dry cleaning** 9. \$ 50
10. **Personal care products and services** 10. \$ 233
11. **Medical and dental expenses** 11. \$ 50
12. **Transportation.** Include gas, maintenance, bus or train fare.
Do not include car payments. 12. \$ 250
13. **Entertainment, clubs, recreation, newspapers, magazines, and books** 13. \$ _____
14. **Charitable contributions and religious donations** 14. \$ _____
15. **Insurance.**
Do not include insurance deducted from your pay or included in lines 4 or 20.
- 15a. Life insurance 15a. \$ _____
- 15b. Health insurance 15b. \$ 105
- 15c. Vehicle insurance 15c. \$ 27
- 15d. Other insurance. Specify: _____ 15d. \$ _____
16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.
Specify: _____ 16. \$ _____
17. **Installment or lease payments:**
- 17a. Car payments for Vehicle 1 17a. \$ _____
- 17b. Car payments for Vehicle 2 17b. \$ _____
- 17c. Other. Specify: _____ 17c. \$ _____
- 17d. Other. Specify: _____ 17d. \$ _____
18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).** 18. \$ _____
19. **Other payments you make to support others who do not live with you.**
Specify: _____ 19. \$ _____
20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**
- 20a. Mortgages on other property 20a. \$ 983
- 20b. Real estate taxes 20b. \$ 245
- 20c. Property, homeowner's, or renter's insurance 20c. \$ 75
- 20d. Maintenance, repair, and upkeep expenses 20d. \$ _____
- 20e. Homeowner's association or condominium dues 20e. \$ _____

Debtor 1

Jane

First Name

KAO

Middle Name

Last Name

Case number (if known)

15-31193-H3

21. Other. Specify: _____

21. +\$ _____

22. Your monthly expenses. Add lines 4 through 21.

The result is your monthly expenses.

22. \$ 2828

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 3668

23b. Copy your monthly expenses from line 22 above.

23b. -\$ 2828

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

23c. \$ 840

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.

Explain here: